From size of the network to utilization rates to money saved, there are multiple ways to measure the overall value of a provider network. The effective discount – which represents dollars saved versus average industry charges – encompasses a number of individual measures. Accordingly, it is a good overall measure of the value of a provider network.

**Effective Discount = savings on all claims both in and out of the network**

Overall, effective discount best demonstrates true savings as it represents an average of those discounts enjoyed by all enrollees – including those who choose to visit a non-PPO dentist.

According to a recent study, Delta Dental’s PPO Plan delivers the industry’s best effective discount – averaging 19.6% nationally – resulting in more than $3 billion in annual savings compared to dentists’ average charges.

**About The Study**
The independent study – conducted by Ruark Consulting – examined actual Delta Dental claims data for a full calendar year along with the actual claims data of 13 other companies offering dental insurance. FAIR Health data was utilized to establish a universal baseline for average charges – consistent across all companies – ensuring an apples-to-apples comparison.
How Delta Dental Delivers Better Effective Discounts

1. Network Breadth
Delta Dental is able to offer savings even to those enrollees who choose to visit a non-PPO dentist – a key benefit of our exclusive Premier network, the largest nationwide with nearly 139,000 unique dentists.¹

2. Network Utilization
Delta Dental delivers national network utilization rates of nearly 95 percent, compared to the industry average of less than 54 percent.² More in-network visits equal more savings.

3. Network Negotiations
Local professional relations staff foster strong relationships – and apply decades of experience establishing payment policies – to build and maintain a network with tremendous value for our clients.

Count on Delta Dental
Since 1954, Delta Dental has worked to improve oral health in the U.S. by emphasizing preventive care and making dental coverage affordable to a wide variety of groups. We are America’s number one dental carrier – serving more than 36 million people and providing coverage to nearly 96,000 groups nationwide.

Industry-leading effective discounts
+ Access to more dentists
+ High network utilization rates
+ Best balance-billing protection

Better value overall

¹ 2011 Independent NetMinder Data; based on the Delta Dental Premier network
² Ruark Consulting’s 2010 Dental PPO Network Study